

1     **IN THE CLAIMS**

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3     --1. **(Currently Amended)** An improved credit card system comprising an apportioned credit line,  
4     said credit line being apportionable to specific credit transactions, and wherein at least a portion of said  
5     credit line is reserved for emergency purchases.

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7     2. **(Original)** A credit card system according to claim 1, wherein said transactions are telephone  
8     transactions.

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10    3. **(Original)** A credit card system according to claim 1, wherein said transactions are internet  
11    transactions.

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13    4. **(Currently Amended)** An improved credit card system comprising an apportioned credit line,  
14    said credit line being apportionable to specific vendors, and wherein at least a portion of said credit line  
15    is reserved for emergency purchases.

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17    5. **(Original)** A credit card system according to claim 4, wherein said vendor sells via telephone.

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19    6. **(Original)** A credit card system according to claim 4, wherein said vendor sells via the Internet.

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21    7. **(Currently Amended)** An improved credit card system comprising an apportioned credit line,

1 said credit line being apportionable to specific credit amounts, and wherein at least a portion of said  
2 credit line is reserved for emergency purchases.

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4 8. **(Original)** A credit card system according to claim 7, wherein said credit amount represents a  
5 sub-account provided to a child.

6  
7 9. **(Original)** A credit card system according to claim [4]7, wherein said credit amount represents a  
8 sub-account provided to a traveler.